

a first insulator layer overlying said at least one metal contact;

at least one metal pad overlying said first insulator layer and in contact with said at least one metal contact;

a second insulator layer overlying said at least first one metal pad; and,

at least one solder contact formed in the second insulator and in contact with said at least one metal pad, said solder contact having a diameter less than 15 microns.

71. (Amended) A semiconductor device formed on a semiconductor substrate having at least one metal contact formed thereon, said semiconductor device comprising:

a first insulator layer overlying said at least one metal contact;

at least one metal pad overlying said first insulator layer and in contact with said at least one metal contact;

a second insulator layer overlying said at least first one metal pad; and

at least one solder contact formed in the second insulator and in contact with said at least one metal pad, said solder contact having a diameter between 2 and 15 microns.